

## ABSTRACT OF THE DISCLOSURE

An apparatus, including a receiver which receives individual information transmitted from a healthcare provider computer or device and automatically received via the Internet and/or World Wide Web, a database or memory device associated with the receiver and located remote from the healthcare provider computer or device which stores information regarding a plurality of individuals, including information regarding the individual, healthcare providers, and healthcare insurers or payers, and information for submitting an insurance claim to the healthcare insurer or payer associated with the individual, a processing device which processes the individual information and automatically generates an insurance claim suitable for being automatically submitted to the healthcare insurer or payer. The processing device transmits the insurance claim to a healthcare insurer or payer computer or device.